

Certificate Number: 15317-PAE-DE-031811925

Bankruptcy Case Number: 13-16562



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## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 25, 2018, at 8:30 o'clock AM PDT, Teresa Morrison completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 25, 2018 By: /s/Mariel Macrohon

Name: Mariel Macrohon

Title: Counselor